

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 09/802,481
Confirmation No. 5875
Applicant: Paul Willard et al.
Filed: March 9, 2001
Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant
Examiner: Subramanian, Narayanswamy
Art Unit: 3692
Docket: 132538-1014
Customer No.: 32914

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT AFTER FINAL REJECTION

Dear Sir:

This paper is in response to the final Office action mailed October 31, 2007. It is being submitted with a request for continued examination.

Amendments to the specification begin on page 2 of this paper.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.